



The Louisiana Housing Corporation's Single Family Homeownership Programs are available for low to moderate income homebuyers. The programs offer a variety of 30-year, fixed rate mortgages, some at below market interest rates. Each program is subject to specific income and acquisition limits, which may or may not be based on the location of the purchased property. In order to be eligible for one of these programs, the property must be purchased as a primary home and be located within the state of Louisiana.



LHC Preferred Conventional Program

- 640 credit score
- Household income limit - \$99,000
- Reduced MI

Market Rate GNMA Program

- 30 year FHA, VA and USDA-RD
- 640 credit score
- Annual income 115% AMI

Mortgage Credit Certificate Program

- Targeted to first-time homebuyers
- Homebuyers can purchase a federal tax credit of \$2,000 annually

First Time Homebuyer Program

- Funding for homebuyers to buy down interest rates
- Some funds for closing costs

Lender Advantages

No additional bond documents

2% SRP for each loan closed to lenders

Homebuyer Advantages

3% grant toward down payment

Not limited to first time homebuyers



LouisianaHousingCorp



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